

United States Bankruptcy Court
Western District of Washington

In re:
Linda P Parmenter
Roger E Parmenter
Debtors

Case No. 13-16949-MLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: b18

Page 1 of 1
Total Noticed: 18

Date Rcvd: Oct 30, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2013.

db/jdb +Linda P Parmenter, Roger E Parmenter, 71 Mariners Dr., Sequim, WA 98382-3131
954642971 +Alliance One, PO Box 2449, Gig Harbor, WA 98335-4449
954642974 +Judy Begg, 71 Mariners Dr., Sequim, WA 98382-3131
954642977 +Nationstar, 350 Highland Drive, Lewisville, TX 75067-4177
954642978 +North Olympic Vista + Development, 63 Crownview lane, Sequim, WA 98382-3115
954642979 Peggy Bracket, 71 Marin View Dr., Novato, CA 94949
954642981 +Ronald Begg, 71 Mariners Dr., Sequim, WA 98382-3131
954642984 Union Plus Credit Card, PO Box 60501, City of Industry, CA 91716-0501
954642986 Verizon Wireless, 3100 Cumberland Blvd, Ste 900, Atlanta, GA 30339-5930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMPKLEIN.COM Oct 31 2013 00:38:00 Michael P. Klein, 755 Winslow Way E #201,
Bainbridge Island, WA 98110-2483
smg EDI: WADEPREV.COM Oct 31 2013 00:38:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
954642972 EDI: BANKAMER.COM Oct 31 2013 00:38:00 Bank Of America, PO Box 982238,
El Paso, TX 79998-2238
954642973 EDI: IRS.COM Oct 31 2013 00:38:00 Internal Revenue Service, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
954642976 +EDI: TSYS2.COM Oct 31 2013 00:38:00 Macys, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
954642985 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Oct 31 2013 00:36:30 US Trustee,
Office of the United States Trustee, United States Courthouse, 700 Stewart St., Ste. 5103,
Seattle, WA 98101-4438
954642982 +EDI: HFC.COM Oct 31 2013 00:38:00 Union Plus, PO Box 80027, Salinas, CA 93912-0027
954642983 EDI: HFC.COM Oct 31 2013 00:38:00 Union Plus, PO Box 60102,
City of Industry, CA 91716-0102
954642987 +EDI: AFNIVZWIRE.COM Oct 31 2013 00:38:00 Verizon Wireless, P.O. Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

954642975* +Linda P. Parmenter, 71 Mariners Dr., Sequim, WA 98382-3131
954642980* +Roger E. Parmenter, 71 Mariners Dr., Sequim, WA 98382-3131

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2013 at the address(es) listed below:

Brian L McCormick on behalf of Debtor Linda P Parmenter mainline@hdm-legal.com,
hdmecf@gmail.com
Brian L McCormick on behalf of Joint Debtor Roger E Parmenter mainline@hdm-legal.com,
hdmecf@gmail.com
Michael P. Klein trusteeklein@hotmail.com, kleinlaw133@hotmail.com
United States Trustee USTPREGION18.SE.ECF@usdoj.gov

TOTAL: 4

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101
Case No. 13-16949-MLB
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Linda P Parmenter 71 Mariners Dr. Sequim, WA 98382	Roger E Parmenter 71 Mariners Dr. Sequim, WA 98382
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Social Security/Individual Taxpayer ID No.:

xxx-xx-1977	xxx-xx-6735
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Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **July 30, 2013**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: October 30, 2013

Marc Barreca
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.